



Indigenous.Link

Canada's fastest growing Indigenous career portal, Careers.Indigenous.Link is pleased to introduce a new approach to job searching for Indigenous Job Seekers of Canada. Careers.Indigenous.Link brings simplicity, value, and functionality to the world of Canadian online job boards.

Through our partnership with Indigenous.Link's Diversity Recruitment Program, we post jobs for Canada's largest corporations and government departments. With our vertical job search engine technology, Indigenous Job Seekers can search thousands of Indigenous-specific jobs in just about every industry, city, province and postal code.

Careers.Indigenous.Link offers the hottest job listings from some of the nation's top employers, and we will continue to add services and enhance functionality ensuring a more effective job search. For example, during a search, job seekers have the ability to roll over any job listing and read a brief description of the position to determine if the job is exactly what they're searching for. This practical feature allows job seekers to only research jobs relevant to their search. By including elements like this, Careers.Indigenous.Link can help reduce the time it takes to find and apply for the best, available jobs.

The team behind Indigenous.Link is dedicated to connecting Indigenous Peoples of Canada with great jobs along with the most time and cost-effective, career-advancing resources. It is our mission to develop and maintain a website where people can go to work!

Contact us to find out more about how to become a Site Sponsor.

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Job Board Posting



Careers.Indigenous.Link

Date Printed: 2024/05/03

Small Business Banker-1800024649

Job ID	3D-81-D1-EC-D8-73	
Web Address	https://careers.indigenous.link/viewjob?jobname=3D-81-D1-EC-D8-73	
Company	BMO Financial Group	
Location	Abbotsford, British Columbia	
Date Posted	From: 2018-12-04	To: 2019-01-03
Job	Type: Full-time	Category: Finance
Job Salary	DOE	
Languages	See Job Description	

Description

Key Accountabilities

• Acquisition, Sales and Service

• Account Management and Planning

• Risk Management

Acquisition, Sales and Service

• Achieve portfolio and revenue growth, sales and service objectives/targets by strengthening and deepening the relationship of assigned new and existing customers during every conversation by identifying opportunities to increase share of wallet, and portfolio balances, applying sales and service principles, practices and techniques and generating referrals to BMO Financial Group partners, as appropriate.

• Focused on achievement of all profitability and growth (sales, service and referral) targets, including community involvement activities and a local networking strategy. Contribute to the Commercial Community Plan by assessing competition and local market opportunities and provide recommendations to acquire new business and to identify and close gaps.

• Profile customers to develop a complete understanding of their small business and commercial banking needs and to identify those with more complex investment, financial planning and/or commercial banking needs for introduction to the appropriate branch employee or partner (e.g., Private Wealth Consultant, Financial Planner, FSM/Branch Manager, Commercial Account Manager, etc.), following established referral protocols while maintaining control and ownership of the customer relationship as appropriate. Leverage external partner relationships with Moneris, ADP, DandH, etc. As appropriate, partner with the FSM/Branch Manager or Financial Planner to develop a financial plan and ensure investment needs of customers are met. As appropriate, partner/refer to Financial Service Managers to identify/fulfill personal banking needs of the business owner.

• As appropriate, obtain direction, business development and commercial acumen from Commercial Account Manager and VP Commercial.

• On a relationship development basis, identify and establish relationships with prospective small business customers in order to grow portfolio and relationships through the acquisition of new customers and expansion of share of wallet.

• Provide Small Business Banking solutions that meet customers commercial business needs. Take ownership of sales and service satisfaction by acting as a customer advocate in resolving problems/issues tactfully and effectively in accordance with Bank policy.

• Establish and enhance the Banks profile in the external community by participating in branch, business and community activities and creating opportunities to build business for the branch.

• Develop an understanding of cross channel sales referral processes, local market, and existing business relationships to maximize share of wallet, increase revenue, and to acquire new Small Business clients.

Account Management and Planning

• Develop and implement a rolling twelve month proactive sales and service and business development plan for assigned Small Business customers to retain and expand commercial market share, grow revenue and portfolio balances as well as increase profitability, making revisions to your plan as appropriate.

• Apply business development and relationship management sales and service principles, practices and techniques, to support the achievement of target level sales of commercial lending as well as deposit products and services. Assess and prioritize customer relationships to align time and effort to support overall growth in retention and share of wallet. Enhance existing relationships to increase revenue by proactively uncovering potential for growth and exploring opportunities.

• Review and monitor performance against plan and implement steps necessary to address identified gaps, which will include making referrals as necessary, to take advantage of all business growth opportunities.

• Manage the transition of assigned customers using defined processes, including migrating customers to the appropriate BMO Financial Group partner (e.g. BMO Harris Private Banking, etc.) where appropriate.

Risk Management

• Understand risks and take appropriate actions as they relate to small business banking, deposit, lending and investment products, including all documentation, and any other requirements to maintain operational integrity within the branch.

• Understand regulatory and compliance requirements that include, but are not limited to, Anti-Money Laundering and Terrorist Financing Reporting requirements, FCAC consumer provision requirements, requirements and Privacy Act provisions and take appropriate action.

• Strictly maintain the confidentiality of both customer and Bank information to protect the customer and the Bank and ensure compliance with Bank Policies and Procedures.

• Manage risk and minimize losses through monitoring and controlling various reports and taking appropriate action ensuring compliance requirements, audits and verifications are completed in accordance with Bank Policies and Procedures.

• Take ownership of the risk as part of the first line of defense by ensuring credit recommendations are made in accordance with sound

credit-granting principles and in compliance with the Bank's policies and related procedures, completing analysis, confirming security valuation and completing credit applications for authorization.

• Maintain customer information in an organized fashion; ensuring documentation and tracking are completed as appropriate and that information is captured and presented in a fashion that maximizes the use of Bank technology.

• Ensure adherence to all aspects of First Principles, our Code of Business Conduct and Ethics, including individual accountability as it relates to potential conflicts of interest, safeguarding of customer information, trading in securities, anti-money laundering, privacy and disclosure of outside business activities.

• Follow security and safeguarding procedures and apply appropriate due diligence in accordance with Bank policy for the prevention of loss due to fraud, robbery, counterfeiting, money laundering or defalcation.

• Protect the Bank's assets by adhering to all everyday banking, business banking, investment and lending regulations (as appropriate), Policies and Procedures, legal and ethical requirements, process requirements, bank guidelines and lending process requirements and established risk guidelines.

• Mitigate risks identified and make credit recommendations that are in accordance with sound credit granting principles and in compliance with the Bank's philosophy and principles outlined in Corporate Risk Policy as well as appropriate supporting Policies and Procedures.

At BMO we have a shared purpose; we put the customer at the centre of everything we do – helping people is in our DNA. For 200 years we have thought about the future – the future of our customers, our communities and our people. We help our customers and our communities by working together, innovating and pushing boundaries to bring them our very best every day. Together we're changing the way people think about a bank. As a member of the BMO team you are valued, respected and heard, and you have more ways to grow and make an impact. We strive to help you make an impact from day one – for yourself and our customers. We'll support you with the tools and resources you need to reach new milestones, as you help our customers reach theirs. From in-depth training and coaching, to manager support and network-building opportunities, we'll help you gain valuable experience, and broaden your skillset.

To find out more visit us at <https://bmocareers.com>.

How to Apply

To submit your application for this job, please go to:

https://bmo.taleo.net/careersection/2/jobdetail.ftl?job=1800024649&lang=en_GB

BMO is committed to an inclusive, equitable and accessible workplace. By learning from each other's differences, we gain strength through our people and our perspectives. Accommodations are available on request for candidates taking part in all aspects of the selection process.